

# COVINGTON & BURLING

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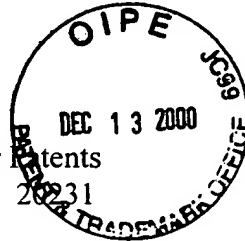
DEC 15 2000

ANDREA G. REISTER  
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AREISTER@COV.COM

Technology Center 2100

December 13, 2000

Commissioner for Patents  
Washington, D.C. 20231



Re: U.S. Utility Patent Application  
Appl. No. 09/638,954; Filed: August 16, 2000  
For: **Open-Architecture system for Real-time  
Consolidation of Information From Multiple  
Financial Systems**

Inventors: Cathy C. Northington and Louis J. Goodson  
Our Ref: 16762.093A.US02

Sir:

Transmitted herewith for appropriate action by the U.S. Patent and Trademark Office (PTO) are the following documents:

1. Information Disclosure Statement;
2. Form PTO-1449; and
3. Return receipt postcard.

It is respectfully requested that the attached postcard be stamped with the date of filing of these documents, and that it be returned to our courier. In the event that extensions of time are necessary to prevent abandonment of this patent application, then such extensions of time are hereby petitioned.

The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 50-0740 referencing docket number 16762.093A.US02. A duplicate copy of this letter is enclosed.

Respectfully submitted,

Andrea G. Reister (Reg. No. 36,253)

Enclosures

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Cathy C. Northington and Louis J. Goodson

Appl. No. 09/638,954

Filed: August 16, 2000

For: Open-Architecture System for Real-time Consolidation of Information from Multiple Financial Systems

Art Unit: 2161

Examiner: Unassigned

Atty. Docket: 16762.093A.US02

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DEC 15 2000

Technology Center 2100

**Information Disclosure Statement**

Commissioner for Patents  
Washington, D.C. 20231

Sir:

Listed on accompanying Form PTO-1449 are documents that may be considered material to the examination of this application, in compliance with the duty of disclosure requirements of 37 C.F.R. §§ 1.56, 1.97 and 1.98.

Where the publication date of a listed document does not provide a month of publication, the year of publication of the listed document is sufficiently earlier than the effective U.S. filing date and any foreign priority date so that the month of publication is not in issue. Applicants have listed publication dates on the attached PTO-1449 based on information presently available to the undersigned. However, the listed publication dates should not be construed as an admission that the information was actually published on the date indicated.

Applicants reserve the right to establish the patentability of the claimed invention over any of the information provided herewith, and/or to prove that this information may not be prior art, and/or to prove that this information may not be enabling for the teachings purportedly offered.

This statement should not be construed as a representation that a search has been made, or that information more material to the examination of the present patent application does not exist. The Examiner is specifically requested not to rely solely on the material submitted herewith. It is further understood that the Examiner will consider information that had been cited by or submitted to the U.S. Patent and Trademark Office in a prior application relied on under 35 U.S.C. § 120. 1138 OG 37, 38 (May 19, 1992).

Applicants have checked the appropriate boxes below.

- ☒ 1. This Information Disclosure Statement is being filed within three months of the U.S. filing date OR before the mailing date of a first Office Action on the merits. No statement under 37 C.F.R. § 1.97(e) or fee is required.
- ☐ 2. This Information Disclosure Statement is being filed more than three months after the U.S. filing date AND after the mailing date of the first Office Action on the merits, but before the mailing date of a Final Rejection or Notice of Allowance.
  - ☐ a. I hereby state that each item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement. 37 C.F.R. § 1.97(e)(1).
  - ☐ b. I hereby state that no item of information in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to my knowledge after making reasonable inquiry, no item of information contained in this Information Disclosure Statement was known to any individual designated in 37 C.F.R. § 1.56(c) more than three months prior to the filing of this Information Disclosure Statement. 37 C.F.R. § 1.97(e)(2).

- ☐ c. Attached is our Check No. \_\_\_\_\_ in the amount of \$ \_\_\_\_\_ in payment of the fee under 37 C.F.R. § 1.17(p).
- ☐ 3. This Information Disclosure Statement is being filed more than three months after the U.S. filing date and after the mailing date of a Final Rejection or Notice of Allowance, but before payment of the Issue Fee. It is hereby requested that the Information Disclosure Statement be considered. Attached is our Check No. \_\_\_\_\_ in the amount of \$ \_\_\_\_\_ in payment of the fee under 37 C.F.R. § 1.17(i).
- ☐ a. I hereby state that each item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement. 37 C.F.R. § 1.97(e)(1).
- ☐ b. I hereby state that no item of information in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to my knowledge after making reasonable inquiry, no item of information contained in this Information Disclosure Statement was known to any individual designated in 37 C.F.R. § 1.56(c) more than three months prior to the filing of this Information Disclosure Statement. 37 C.F.R. § 1.97(e)(2).
- ☐ 4. Relevance of the non-English language document(s) is discussed in the present specification.
- ☐ 5. The document(s) was/were cited in a corresponding foreign application. An English language version of the foreign search report is attached for the Examiner's information.
- ☐ 6. A concise explanation of the relevance of the non-English language document(s) appears below:
- ☐ 7. The Examiner's attention is directed to co-pending U.S. Patent Application No. \_\_\_\_\_, filed \_\_\_\_\_, which is directed to related technical subject matter. The identification of this U.S. Patent Application is not to be

Cathy C. Northington  
and Louis J. Goodson  
Appl. No. 09/638,954

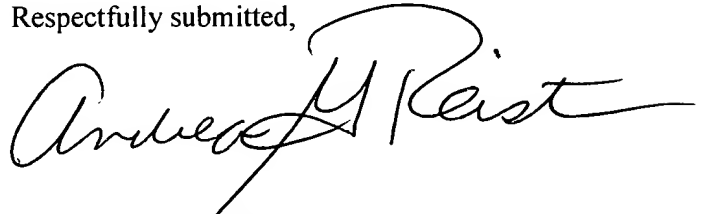
construed as a waiver of secrecy as to that application now or upon issuance of the present application as a patent. The Examiner is respectfully requested to consider the cited application and the art cited therein during examination.

- ☒ 8. Copies of the documents were cited by or submitted to the Office in Application No. 09/166,069, filed October 5, 1998 (now U.S. Patent No. 6,128,602), which is relied upon for an earlier filing date under 35 U.S.C. §120. Thus, copies of these documents are not attached. 37 C.F.R. § 1.98(d).

It is respectfully requested that the Examiner initial and return a copy of the enclosed PTO-1449, and to indicate in the official file wrapper of this patent application that the documents have been considered.

The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 50-0740 referencing docket number 16762.093A.US02.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Andrea G. Reister", with a stylized flourish at the end.

Andrea G. Reister (Reg. No. 36,253)

Date: December 13, 2000

COVINGTON & BURLING  
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(202) 662-6000

Enclosures

FORM PTO-1449 INFORMATION DISCLOSURE STATEMENT				<b>RECEIVED</b> DEC 15 2000 Technology Center 2100		ATTY. DOCKETING NO. 1672-093A-US02 APPLICATION NO. 09/638,954	
APPLICANT Cathleen C. North and Louis J. Goodson				FILING DATE Dec 13 2000		GROUP 2161	
U.S. PATENT DOCUMENTS							
EXAMINER INITIALS	REF. NO.	DOCUMENT NUMBER	PATENT DATE	NAME	CLASS	SUB-CLASS	FILING DATE
	AA1	5,189,608	02/1993	Richard J. Lyons <i>et al.</i>			
	AB1	5,917,912	01/1997	Ginter <i>et al.</i>			
	AC1						
	AD1						
	AE1						
	AF1						
	AG1						
	AH1						
	AI1						
	AJ1						
	AK1						
FOREIGN PATENT DOCUMENTS							
EXAMINER INITIALS	REF. NO.	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	TRANSLATION
	AL1	0 865 178	09/1998	Europe			<input type="checkbox"/> Yes <input type="checkbox"/> No
	AM1	97/36253 A	10/1997	WO			<input type="checkbox"/> Yes <input type="checkbox"/> No
	AN1	97/086335 A	03/1997	WO			<input type="checkbox"/> Yes <input type="checkbox"/> No
	AO1						<input type="checkbox"/> Yes <input type="checkbox"/> No
	AP1						<input type="checkbox"/> Yes <input type="checkbox"/> No
EXAMINER INITIALS	REF. NO.	OTHER (Including Author, Title, Date, Pertinent Pages, etc.)					
	AS	1	Kimberly D. Barnes and Michael R. Leuze, "Financial Automated Management Environment," pp. 946-947, Proceedings, High-Performance Computing and Networking, International Conference and Exhibition HPCN Europe 1996, Brussels, Belgium, 15-19 April 1996, XP000602338, ISBN 3-540-61142-8, 1996, Berlin, Germany, Springer-Verlag, Germany.				
	AT	1	Sage David, Internet broadens scope of business opportunities, Wood Tech, pp. 1-4/				
EXAMINER					DATE CONSIDERED		
EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.							

FORM PTO-1449 INFORMATION DISCLOSURE STATEMENT				<b>RECEIVED</b> <b>DEC 15 2000</b> Technology Center 2100		ATTY. DOCKET NO. 16762.093A.US02 APPLICATION NO. 09/638,954	
APPLICANT Cathy C. Northington and Louis J. Goodson				FILING DATE August 16, 2000		GROUP 2161	
UNITED STATES PATENT DOCUMENTS							
EXAMINER INITIALS		DOCUMENT NUMBER	GRANT DATE	NAME	CLASS	SUB-CLASS	FILING DATE
	AA2						
	AB2						
	AC2						
	AD2						
	AE2						
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	AH2						
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	AK2						
FOREIGN PATENT DOCUMENTS							
EXAMINER INITIALS		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	TRANSLATION
	AL2						<input type="checkbox"/> Yes <input type="checkbox"/> No
	AM2						<input type="checkbox"/> Yes <input type="checkbox"/> No
	AN2						<input type="checkbox"/> Yes <input type="checkbox"/> No
	AO2						<input type="checkbox"/> Yes <input type="checkbox"/> No
	AP2						<input type="checkbox"/> Yes <input type="checkbox"/> No
EXAMINER INITIALS	REF. NO.	OTHER (Including Author, Title, Date, Pertinent Pages, etc.)					
	AR 2	Desktop Data, Information access company, pp. 1-2.					
	AS 2	Ravi Kalakota, Electronic commerce, pp. 66-70, 75, 83, 84, 96, 105, 106.					
	AT 2	Kenny K.F. Lee, "Open Systems Technology and the Transformed Business Architecture--The Accounting Systems Perspective," PACIS. 1993 Pan Pacific Conference on Information Systems Proceedings, Kaohsiung, Taiwan, 30 May - 1 June 1993, pp. 133-140, XP002095276, 1993, Taiwan, China, Nat. Sun Yat-Sen Univ., China.					
EXAMINER					DATE CONSIDERED		
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Page 3 of 4

FORM PTO-1449  
INFORMATION DISCLOSURE STATEMENT

ATTY. DOCKET NO. 16762.093A.US02

APPLICATION NO. 09/638,954

APPLICANT Cathy C. Northington and Louis J. Goodson

Technology Center 2100

FILING DATE August 16, 2000

GROUP 2161

## U.S. PATENT DOCUMENTS

EXAMINER INITIALS		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE
	AA3						
	AB3						
	AC3						
	AD3						
	AE3						
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	AH3						
	AI3						
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	AK3						

## FOREIGN PATENT DOCUMENTS

EXAMINER INITIALS		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	TRANSLATION
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	AP3						<input type="checkbox"/> Yes <input type="checkbox"/> No

EXAMINER INITIALS	REF. NO.	OTHER (Including Author, Title, Date, Pertinent Pages, etc.)
	AR 3	PR Newswire, pp. 1-2.
	AS 3	Reuters holdings plc, information industry, pp. 1-2.
	AT 3	Schmerken, Ivy, Reengineering Wall Street's Systems, Wall Street, pp. 1-5.

EXAMINER	DATE CONSIDERED
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.



FORM PTO-1449 INFORMATION DISCLOSURE STATEMENT				ATTY. DOCKET NO. 16762.093A.US02		APPLICATION NO. 09/638,954 <b>RECEIVED</b> <b>DEC 15 2000</b>	
				APPLICANT Cathy C. Northington and Louis J. Goodson		GROUP 2100 Technology Center 2100	
				FILING DATE August 16, 2000			
U.S. PATENT DOCUMENTS							
EXAMINER INITIALS		DOCUMENT NUMBER	GRANT DATE	NAME	CLASS	SUB-CLASS	FILING DATE
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EXAMINER INITIALS	REF. NO.		OTHER (Including Author, Title, Date, Pertinent Pages, etc.)				
	AR	<u>4</u>	Daniel Todd, "Accounting for Change," INFORMATIONWEEK, 26 Nov. 1990, USA, no. 297, pp. 20-21, XP002095277.				
	AS	<u>4</u>					
	AT	<u>4</u>					
EXAMINER					DATE CONSIDERED		
EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.							